GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:1129
ANSWERED ON:29.04.2016
Swabhiman Abhiyan
Chudasama Shri Rajeshbhai Naranbhai

Will the Minister of FINANCE be pleased to state:

(a) whether the Government aims to link every family with bank under the 'Swabhiman Abhiyan';

(b) if so, the details thereof;

(c) whether only 50 percent of population of the country have accounts in banks; and

(d) if so, the steps taken by the Government in this regard?

Answer

The Minister of State in the Ministry of Finance

(a) and (b) Under the Swabhimaan campaign, the Banks were advised to provide appropriate banking facilities to habitations having a population in excess of 2000 (as per 2001 census) by March 2012. The banks identified approximately 74000 habitations across the country having a population of over 2000 for providing banking facilities. As per reports received from Banks, 74351 villages with population of above 2000 have been covered with banking facilities either by branches; Business Correspondents, mobile banking etc. by March 31, 2012.

(c) and (d) Census, 2011 estimated that out of 24.67 crore households in the country, 14.48 crore (58.7%) households had access to banking services. With a view to increase banking penetration and promoting financial inclusion and with the main objective of covering all households with at least one bank account per household across the country, a National Mission on Financial Inclusion named as Pradhan Mantri Jan Dhan Yojana (PMJDY) was launched on 28th August, 2014 at national level by Hon'ble Prime Minister. Under the Yojana 21.56 crore accounts have been opened till 13.04.2016 and 99.99% households out of the 21.22 crore households surveyed have been covered.
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